

The Honorable Marsha J. Pechman

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

TRAVIS MICKELSON, DANIELLE H.
MICKELSON, and the marital community
thereof,

Plaintiffs,

v.

CHASE HOME FINANCE LLC, et al.,

Defendants.

No. C11-01445 MJP

DECLARATION OF REBECCA
FRANCIS IN SUPPORT OF
PARTIAL MOTION TO DISMISS
UNDER FED. R. CIV. P. 12(b)(6)

I, Rebecca Francis, declare as follows:

1. ***Identity of Declarant.*** I am one of the attorneys of record for Chase Home Finance LLC (which merged into JPMorgan Chase Bank N.A. on May 1, 2011, and no longer exists as a separate entity), JPMorgan Chase Bank N.A., MERS, and Federal Home Loan Mortgage Corporation. I have personal knowledge of the facts stated below and am competent to testify.

2. ***Assignment of Deed of Trust.*** Attached as **Exhibit A** is a true and correct certified copy of the Assignment of Deed of Trust that MERS executed on August 25, 2008, assigning its beneficial interest under the Deed of Trust securing Travis and Danielle Mickelsons' debt to Chase Home Finance LLC. This was recorded in the Island County Auditor's Office on September 19, 2008, under No. 4236910. I obtained this certified copy from the Island County Auditor's Office.

1 3. ***Appointment of Successor Trustee.*** Attached as **Exhibit B** is a true and correct
2 certified copy of the Appointment of Successor Trustee that Chase Home Finance executed on
3 September 18, 2008, appointing Northwest Trustee Services, Inc. (“NWT”), as the successor
4 trustee to the Deed of Trust securing Travis and Danielle Mickelsons’ debt. This was recorded
5 in the Island County Auditor’s Office on September 19, 2008, under No. 4236911. I obtained
6 this certified copy from the Island County Auditor’s Office.

7 4. ***Notice of Trustee’s Sale.*** Attached as **Exhibit C** is a true and correct certified
8 copy of the Notice of Trustee’s Sale that NWT executed on September 25, 2008, setting the
9 trustee’s sale of the Mickelsons’ for December 26, 2008. This was recorded in the Island
10 County Auditor’s Office on September 25, 2008, under No. 4237228. I obtained this certified
11 copy from the Island County Auditor’s Office.

12 5. ***Notice of Discontinuance of Trustee’s Sale.*** Attached as **Exhibit D** is a true
13 and correct certified copy of the Notice of Discontinuance of Trustee’s Sale that NWT executed
14 on April 2, 2009, discontinuing the trustee’s sale that had been scheduled for December 26,
15 2008. This was recorded in the Island County Auditor’s Office on April 9, 2009, under No.
16 4248560. I obtained this certified copy from the Island County Auditor’s Office.

17 6. ***Notice of Trustee’s Sale.*** Attached as **Exhibit E** is a true and correct certified
18 copy of the Notice of Trustee’s Sale that NWT executed on September 6, 2010, setting the
19 trustee’s sale of the Mickelsons’ for December 10, 2010. This was recorded in the Island
20 County Auditor’s Office on September 7, 2010, under No. 4280389. I obtained this certified
21 copy from the Island County Auditor’s Office.

22 7. ***2005 Limited Power of Attorney.*** Attached as **Exhibit F** is a true and correct
23 certified copy of the Limited Power of Attorney for Nonjudicial Foreclosure Purposes that
24 Chase executed on September 1, 2005, and recorded in the Island County Auditor’s Office on
25 October 28, 2005, under No. 4152512. I obtained this certified copy from the Island County
26 Auditor’s Office.

8. **2009 Limited Power of Attorney.** Attached as **Exhibit G** is a true and correct certified copy of the Limited Power of Attorney that Chase executed on January 20, 2009, and recorded in the Island County Auditor's Office on February 6, 2009, under No. 4244144. I obtained this certified copy from the Island County Auditor's Office.

9. ***Certificate of Revocation.*** Attached as **Exhibit H** is a true and correct certified copy of the Certificate of Revocation of MHL Funding Corporation, which the Secretary of State of the State of Washington executed on November 28, 2011.

10. ***Trustee's Deed.*** Attached as **Exhibit I** is a true and correct certified copy of the Trustee's Deed, which Northwest Trustee Services executed on March 30, 2011, and recorded in the Island County Auditor's Office on April 4, 2011, under No. 4293167. I obtained this certified copy from the Island County Auditor's Office.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct to the best of my knowledge.

Executed this 29th day of December, 2011, at Seattle, Washington.

s/ Rebecca Francis

Rebecca Francis

CERTIFICATE OF ELECTRONIC SERVICE

I hereby certify that on December 29, 2011, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following:

- **Heidi E. Buck**
hbuck@rcolegal.com,tkwong@rcolegal.com,buck4343@gmail.com
- **John S Devlin , III**
devlinj@lanepowell.com,Docketing-SEA@LanePowell.com,burrusl@lanepowell.com
- **Scott E Stafne**
stafnelawfirm@aol.com,wwactfilings@aol.com
- **Erin McDougal Stines**
erin.stines@fnf.com,nancy.hunt@fnf.com,cindy.rochelle@fnf.com
- **Andrew Gordon Yates**
yatesa@lanepowell.com,docketing-sea@lanepowell.com,strayerd@lanepowell.com

and I hereby certify that I have mailed by United States Postal Service the document to the following non CM/ECF participants:

DATED this 29th day of December, 2011.

Davis Wright Tremaine LLP
Attorneys for Defendants JPMorgan Chase Bank,
N.A.; Mortgage Electronic Registration Systems
Inc.; and Federal Home Loan Corporation

By s/ Rebecca Francis
Rebecca Francis, WSBA #41196
Fred B. Burnside, WSBA #32491
1201 Third Avenue, Suite 2200
Seattle, WA 98101-3045
Telephone: 206-622-3150
Facsimile: 206-757-7700
E-mail: fredburnside@dwt.com
E-mail: rebeccafrancis@dwt.com

EXHIBIT A

09/19/2008 01:59:06 PM
 Recording Fee \$14.00 Page 1 of 1
 Assignment Of Deed Of Trust
 Island County Washington

4236910

After Recording Return to:
 Chase Home Finance LLC
 3415 Vision Drive
 Columbus, OH 43219

855876 BK4
 7037.16475/MICKELSON, TRAVIS AND DANIELLE H.

Assignment of Deed of Trust

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Chase Home Finance LLC, whose address is 3415 Vision Drive, Columbus, OH 43219, all beneficial interest under that certain deed of trust, dated 11/22/05, executed by Travis Mickelson and Danielle H. Mickelson, husband and wife, Grantors, to Chicago Title, Trustee, and recorded on 11/29/05, under Auditor's File No. 4155570, records of Island County, Washington, describing land therein as:

Abbreviated Legal Description: Ptn. SW SW 25-32-2E

Parcel A: that portion of the Southwest quarter of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, described as follows: commencing at the Southwest corner of the said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet to the Northerly margin of the Cross Island County Road; thence continue North 0 degrees 27'18" West 316.45 feet to the true point of beginning; thence continue North 0 degrees 27'18" West 158.22 feet; thence South 89 degrees 55'15" East 329.98 feet to the East line of said Southwest quarter of the Southwest quarter of the Southwest quarter; thence South 0 degrees 24'37" East along said East line, 158.25 feet to a point that is South 89 degrees 54'56" East from that true point of beginning; thence North 89 degrees 54'56" West 329.86 feet to the true point of beginning. Parcel B: an easement for road, ingress and egress and public and private utilities being 60 feet in width from the Northerly margin of the Cross Island County Road to the North line of the Southwest quarter of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, the centerline of said 60 foot easement is described as follows: commencing at the Southwest corner of said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet said Northerly margin of the Cross Island County Road and the true point of beginning of said centerline; thence continue North 0 degrees 27'18" West 632.89 feet to the North line of said subdivision and the terminus of said centerline. Situated in Island County, Washington.

Tax Account No. R23225-045-0530

Together with note or notes therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Deed of Trust.

Dated AUGUST 25, 2008

Mortgage Electronic Registration Systems, Inc. "MERS"

By: Vonnie McElligott
 Title: VICE PRESIDENT

STATE OF WASHINGTON)

COUNTY OF KING) ss.
)

I certify that I know or have satisfactory evidence that VONNIE McELLIGOTT is the person who appeared before me, and said person acknowledged that (she) signed this instrument, on oath stated that (she) was authorized to execute the instrument and acknowledged it as the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. "MERS" to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: AUGUST 25, 2008

RHEA S. PRE
 STATE OF WASHINGTON
 NOTARY — — PUBLIC
 MY COMMISSION EXPIRES 04-22-10

[Signature]
 NOTARY PUBLIC in and for the State of
 WASHINGTON
 Residing at RENTON
 My commission expires 04-22-10



(STATE OF WASHINGTON) SS
(COUNTY OF ISLAND)

I, DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREUNTO SET MY
HAND THIS 11 DAY OF OCT 2011
COUNTY AUDITOR

E. Kelly
DEPUTY

EXHIBIT B

4236911

09/19/2008 01:59:06 PM
 Recording Fee \$14.00 Page 1 of 1
 Appointment Of Successor Trustee
 Island County Washington

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

55876 \$14

Appointment of Successor Trustee

File No. 7037.16475

Travis Mickelson and Danielle H. Mickelson, husband and wife is/are the grantor(s), Chicago Title is the trustee and Mortgage Electronic Registration Systems, Inc. solely as nominee for Lender and Lender's successors and assigns is the beneficiary under that certain deed of trust dated 11/22/05 and recorded on 11/29/05 under Island County, Washington Auditor's File No. 4155570.

The present beneficiary under said deed of trust appoints Northwest Trustee Services, Inc., a Washington corporation, whose address is P.O. Box 997, Bellevue, WA 98009-0997, as successor trustee under the deed of trust with all powers of the original trustee.

The undersigned present beneficiary warrants and represents that, as of the date this Appointment of Successor Trustee has been executed and acknowledged, it is the owner and holder of the obligation secured by the subject deed of trust and is not holding the same as security for a different obligation.

Chase Home Finance LLC successor by merger to Chase Manhattan Mortgage Corporation
 Jeff Stenman, Attorney-in-Fact by Power of Attorney recorded October 28, 2005 under Island County, Washington Auditor's File No. 4152512

By 

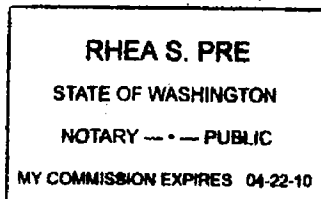
STATE OF WASHINGTON)

)ss

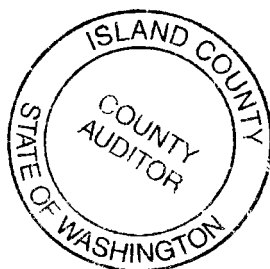
COUNTY OF KING)

I certify that I know or have satisfactory evidence that JEFF STENMAN is the person who appeared before me, and said person acknowledged that (he) signed this instrument, on oath stated that (he) was authorized to execute the instrument and acknowledged it as the ATTORNEY-IN-FACT of CHASE HOME FINANCE LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: SEPTEMBER 10, 2008



Notary Public in and for the State of WASHINGTON
 Residing at RENTON
 My appointment expires 4-22-10



(STATE OF WASHINGTON) ss
(COUNTY OF ISLAND)

I DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREUNTO SET MY
HAND THIS 11 DAY OF Oct 2011
COUNTY AUDITOR

E. Kelly DEPUTY

EXHIBIT C

09/25/2008 01:49:20 PM
Recording Fee \$45.00 Page 1 of 4
Notice Of Trustees Sale
Island County Washington

4237228



After Recording, Return to:
Vonnie McElligott
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997

X55876 \$445
File No.: 7037.16475
Grantors: Northwest Trustee Services, Inc.
Chase Home Finance LLC
Grantee: Travis Mickelson and Danielle H. Mickelson, husband and wife
Tax Parcel ID No.: R23225-045-0530
Abbreviated Legal: Ptn. SW SW 25-32-2E

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On December 26, 2008, at 10:00 a.m. outside the main entrance of the Island County Annex Building near the Veteran's Memorial at 1 NE 6th Street in the City of Coupeville, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Island, State of Washington:

Parcel A: that portion of the Southwest quarter of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, described as follows: commencing at the Southwest corner of the said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet to the Northerly margin of the Cross Island County Road; thence continue North 0 degrees 27'18" West 316.45 feet to the true point of beginning; thence continue North 0 degrees 27'18" West 158.22 feet; thence South 89 degrees 55'15" East 329.98 feet to the East line of said Southwest quarter of the Southwest quarter of the Southwest quarter; thence South 0 degrees 24'37" East along said East line, 158.25 feet to a point that is South 89 degrees 54'56" East from that true point of beginning; thence North 89 degrees 54'56" West 329.86 feet to the true point of beginning. Parcel B: an easement for road, ingress and egress and public and private utilities being 60 feet in width from the Northerly margin of the Cross Island County Road to the North line of the Southwest quarter of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, the centerline of said 60 foot easement is described as follows: commencing at the Southwest corner of said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet said Northerly margin of the Cross Island County Road and the true point of beginning of said centerline; thence continue North 0 degrees 27'18" West 632.89 feet to the North line of said subdivision and the terminus of said centerline. Situated in Island County, Washington.

Commonly known as: 436 Ezdazit Lane
Camano Island, WA 98282

which is subject to that certain Deed of Trust dated 11/22/05, recorded on 11/29/05, under Auditor's File No. 4155570, records of Island County, Washington, from Travis Mickelson and Danielle H. Mickelson, husband and wife, as Grantor, to Chicago Title, as Trustee, to secure an obligation

09/25/2008 01:49:20 PM
 Recording Fee \$45.00 Page 2 of 4
 Notice of Trustees Sale
 Island County Washington

4237228



"Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Lender and Lender's successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. "MERS" to Chase Home Finance LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 4236910.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

II.

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the Obligation in any Court by reason of the Grantor's or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 09/25/08
Monthly Payments	\$13,184.90
Late Charges	\$659.25
Lender's Fees & Costs	\$74.50
Total Arrearage	\$13,918.65
Trustee's Expenses (Itemization)	
Trustee's Fee	\$725.00
Title Report	\$1,166.38
Statutory Mailings	\$11.48
Recording Costs	\$32.00
Postings	\$57.50
Sale Costs	\$0.00
Total Costs	<u>\$1,992.36</u>
Total Amount Due:	\$15,911.01

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$403,495.51, together with interest as provided in the note or other instrument evidencing the Obligation from 04/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on December 26, 2008. The default(s) referred to in

09/25/2008 01:49:20 PM
 Recording Fee \$45.00 Page 3 of 4
 Notice Of Trustees Sale
 Island County Washington

4237228



paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 12/15/08 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 12/15/08 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 12/15/08 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of principal and interest secured by the Deed of Trust, plus costs, fees, and advances, if any made pursuant to the terms of the obligation and/or Deed of Trust.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Travis Mickelson
 436 Ezdazit Lane
 Camano Island, WA 98282

Danielle H. Mickelson
 436 Ezdazit Lane
 Camano Island, WA 98282

by both first class and either certified mail, return receipt requested on 08/25/08, proof of which is in the possession of the Trustee; and on 08/25/08 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII.

The Trustee, whose name and address are set forth below, will provide in writing to anyone requesting it a statement of all foreclosure costs and trustee's fees due at any time prior to the sale.

VIII.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their right, title and interest in the Property.

IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the Deed of

09/25/2008 01:49:20 PM
 Recording Fee \$45.00 Page 4 of 4
 Notice Of Trustee's Sale
 Island County Washington

4237228

Trust (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 09/25/08

Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott
 Authorized Signature

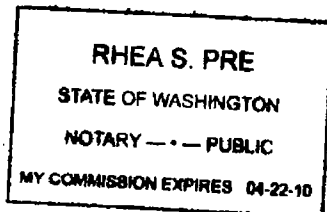
P.O. BOX 997

Bellevue, WA 98009-0997

Contact: Vonnie McElligott
 (425) 586-1900

STATE OF WASHINGTON)
) ss.
 COUNTY OF KING)

I certify that I know or have satisfactory evidence that Vonnie McElligott is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 9/24/08

NOTARY PUBLIC in and for the State of
 Washington, residing at [Signature]
 My commission expires 11/11/10

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

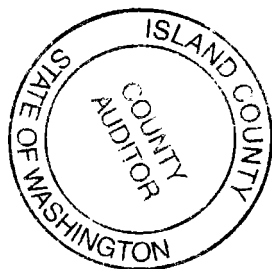
File No: 7037.16475

Client: Chase Home Finance, LLC

Borrower: MICKELSON, TRAVIS AND DANIELLE H.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.



(STATE OF WASHINGTON) SS
(COUNTY OF ISLAND)

I DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREUNTO SET MY
HAND THIS 11 DAY OF OCT 20 11
COUNTY AUDITOR

E. Kelly
DEPUTY

EXHIBIT D

04/09/2009 02:27:11 PM

4248560

Recording Fee \$43.00 Page 1 of 2
Notice Of Discon. Of Trustees Sale
Island County Washington

After Recording Return to:
 Vonnie McElligott
 Northwest Trustee Services, Inc.
 P.O. Box 997
 Bellevue, WA 98009-0997

Notice of Discontinuance of Trustee's Sale

PURSUANT TO THE REVISED CODE OF WASHINGTON
 CHAPTER 61.24, ET SEQ.

455876 \$43

File No. 7037.16475/MICKELSON, TRAVIS AND DANIELLE H.

Reference is made to that certain trust deed in which Travis Mickelson and Danielle H. Mickelson, husband and wife as grantor, Chicago Title is trustee, Mortgage Electronic Registration Systems, Inc. solely as nominee for Lender and Lender's successors and assigns is beneficiary, said deed of trust was recorded 11/29/05 under Auditor's File No. 4155570, mortgage records of Island County, Washington; said deed of trust encumbers the following described real property in said County:

Tax Parcel ID No.: R23225-045-0530

Commonly Known As: 436 Ezdazit Lane
 Camano Island, WA 98282

The undersigned trustee hereby discontinues that certain trustee's sale set by the Notice of Trustee's Sale recorded 09/25/08 under Auditor's File No. 4237228, records of Island County, Washington.

This discontinuance shall not be construed as waiving any breach or default under the aforementioned deed of trust or as impairing any right or remedy thereunder, or as modifying or altering in any respect any of the terms, covenants, conditions or obligations thereof, but is and shall be deemed to be only an election, without prejudice, not to cause the sale to be made pursuant to the aforementioned Notice of Trustee's Sale.

DATED: April 2, 2009

Northwest Trustee Services, Inc.

By 

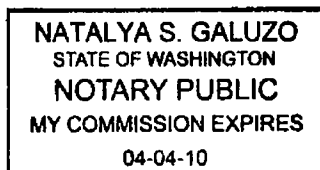
Northwest Trustee Services, Inc.


STATE OF WASHINGTON)
) ss.
 COUNTY OF KING)

Jeff Stenman

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 4/2/09




 NOTARY PUBLIC in and for the State of
 Washington, residing at 2445 1st Ave
 My commission expires 4/4/2010

04/09/2009 02:27:11 PM

4248560

Recording Fee \$43.00 Page 2 of 2
Notice Of Discon. Of Trustees Sale
Island County Washington

Parcel A: that portion of the Southwest quarter of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, described as follows: commencing at the Southwest corner of the said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet to the Northerly margin of the Cross Island County Road; thence continue North 0 degrees 27'18" West 316.45 feet to the true point of beginning; thence continue North 0 degrees 27'18" West 158.22 feet; thence South 89 degrees 55'15" East 329.98 feet to the East line of said Southwest quarter of the Southwest quarter of the Southwest quarter; thence South 0 degrees 24'37" East along said East line, 158.25 feet to a point that is South 89 degrees 54'56" East from that true point of beginning; thence North 89 degrees 54'56" West 329.86 feet to the true point of beginning. Parcel B: an easement for road, ingress and egress and public and private utilities being 60 feet in width from the Northerly margin of the Cross Island County Road to the North line of the Southwest quarter of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, the centerline of said 60 foot easement is described as follows: commencing at the Southwest corner of said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet said Northerly margin of the Cross Island County Road and the true point of beginning of said centerline; thence continue North 0 degrees 27'18" West 632.89 feet to the North line of said subdivision and the terminus of said centerline. Situated in Island County, Washington.



(STATE OF WASHINGTON) SS
(COUNTY OF ISLAND)

I, DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREUNTO SET MY
HAND THIS 11 DAY OF OCT 20 11
COUNTY AUDITOR

E. Skelly
DEPUTY

EXHIBIT E

09/07/2010 01:50:38 PM
Recording Fee \$55.00 Page 1 of 4
Notice Of Trustees Sale
Island County Washington

4280389



After Recording, Return to:
Vonnie McElligott
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997

File No.: 7037.08418
Grantors: Northwest Trustee Services, Inc.
Chase Home Finance LLC
Grantee: Travis Mickelson and Danielle H Michelson, husband and wife
Tax Parcel ID No.: R23225-045-0530
Abbreviated Legal: Section 25, Township 32, Range 2, PTN SW SW
L53160 #L5

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On December 10, 2010, at 10:00 a.m. outside the main entrance of the Island County Annex Building near the Veteran's Memorial at 1 NE 6th Street in the City of Coupeville, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Island, State of Washington:

Parcel A: that portion of the Southwest Quarter of the Southwest Quarter of the Southwest Quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, described as follows: commencing at the Southwest corner of said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet to the Northerly margin of the Cross Island County Road; thence continue North 0 degrees 27'18" West 316.45 feet to the True Point of Beginning; thence continue North 0 degrees 27'18" West 158.22 feet; thence South 89 degrees 55'15" East 329.98 feet to the East line of said Southwest Quarter of the Southwest Quarter of the Southwest Quarter; thence South 0 degrees 24'37" East along said East line, 158.25 feet to a point that is South 89 degrees 54'56" East from that True Point of Beginning; thence North 89 degrees 54'56" West 329.86 feet to the True Point of Beginning. Parcel B: an easement for road ingress and egress and public and private utilities being 60 feet in width from the Northerly margin of the Cross Island County Road to the North line of the Southwest Quarter of the Southwest Quarter of the Southwest Quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, the centerline of said 60 foot easement is described as follows: commencing at the Southwest corner of said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet said Northerly margin of the Cross Island County Road and the True Point of Beginning of said centerline; thence continue North 0 degrees 27'18" West 632.89 feet to the North line of said subdivision and the terminus of said centerline. Situated in Island County, Washington.

Commonly known as: 436 Ezduzit Lane
Camano Island, WA 98282

which is subject to that certain Deed of Trust dated 11/22/05, recorded on 11/29/05, under Auditor's File No. 4155570, records of Island County, Washington, from Travis Mickelson and Danielle H. Mickelson, husband and wife, as Grantor, to Chicago Title, as Trustee, to secure an obligation

09/07/2010 01:50:38 PM
 Recording Fee \$65.00 Page 2 of 4
 Notice of Trustee's Sale
 Island County Washington

4280389



"Obligation" in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. "MERS" to Chase Home Finance LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 4236910.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

II.

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the Obligation in any Court by reason of the Grantor's or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 09/06/10
Monthly Payments	\$68,561.48
Late Charges	\$2,784.50
Lender's Fees & Costs	\$1,008.14
Total Arrearage	\$72,354.12
Trustee's Expenses (Itemization)	
Trustee's Fee	\$725.00
Title Report	\$1,169.61
Statutory Mailings	\$10.00
Recording Costs	\$0.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs	<u>\$1,974.61</u>
Total Amount Due:	\$74,328.73

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$403,495.51, together with interest as provided in the note or other instrument evidencing the Obligation from 07/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession,

09/07/2010 01:50:38 PM
Recording Fee \$65.00 Page 3 of 4
Notice of Trustees Sale
Island County Washington

4280389



encumbrances or condition of the Property on December 10, 2010. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 11/29/10 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 11/29/10 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 11/29/10 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of principal and interest secured by the Deed of Trust, plus costs, fees, and advances, if any made pursuant to the terms of the obligation and/or Deed of Trust.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Travis Mickelson
436 Ezdazit Lane
Camano Island, WA 98282

Danielle H. Mickelson
436 Ezdazit Lane
Camano Island, WA 98282

by both first class and either certified mail, return receipt requested on 08/06/10, proof of which is in the possession of the Trustee; and on 08/06/10 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII.

The Trustee, whose name and address are set forth below, will provide in writing to anyone requesting it a statement of all foreclosure costs and trustee's fees due at any time prior to the sale.

VIII.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their right, title and interest in the Property.

IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the Deed of

09/07/2010 01:50:38 PM
 Recording Fee \$65.00 Page 4 of 4
 Notice of Trustees Sale
 Island County Washington

4280389



Trust (the owner) and anyone having an interest junior to the deed of trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 09/06/10

Northwest Trustee Services, Inc., Trustee

By

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997

Contact: Vonnie McElligott

(425) 586-1900

STATE OF WASHINGTON)

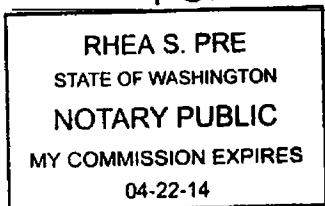
) ss.

COUNTY OF KING)

I certify that I know or have satisfactory evidence that Vonnie McElligott is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

9/3/10



NOTARY PUBLIC in and for the State of
 Washington, residing at
 My commission expires

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

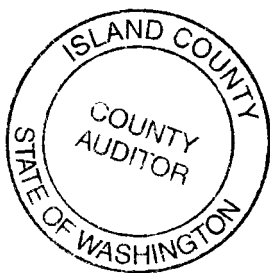
File No: 7037.08418

Client: Chase Home Finance, LLC

Borrower: MICKELSON, TRAVIS AND DANIELLE H.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

This is an attempt to collect a debt and any information obtained will be used for that purpose.



(STATE OF WASHINGTON) SS
(COUNTY OF ISLAND)

I, DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREUNTO SET MY
HAND THIS 11 DAY OF OCT 20 11
COUNTY AUDITOR

E. Kelly
DEPUTY

EXHIBIT F



4152512
Page: 1 of 2
10/28/2005 02:23P

After recording return to:

ISLAND COUNTY AUDITOR

PA

Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-4143

X52756 #33

Limited Power of Attorney

Default Servicing Duties

For the States of Washington, Oregon, Idaho and Alaska

1. **Appointment.** Chase Home Finance LLC appoints as its attorney in fact the persons below, individually and not jointly, for the limited acts of execution, acknowledgement, recording, and delivery of the documents described below.
 - a. **Oregon, Montana, Nevada, and Idaho.** Stephen D. Routh, Lance E. Olsen, Jeff Stenman, Kathy Taggart, Vonnie McElligott, Todd Hendricks, Cathe Cole, and Becky Baker are authorized to execute the documents described in Section "d" below.
 - b. **Washington and California.** Stephen D. Routh, Lance E. Olsen, Jeff Stenman, Cathe Cole, Kathy Taggart, Vonnie McElligott, and Becky Baker are authorized to execute:
 - i. **Notices of Default; and**
 - ii. **The documents described in Section "d" below.**
 - c. **Alaska.** Stephen D. Routh, Richard L. Crabtree, Richard N. Ullstrom, and Kathleen Marie Scanlon are authorized to execute:
 - i. **Beneficiary's Declaration of Default; and**
 - ii. **The documents described in Section "d" below.**
 - d. **Washington, Oregon, Idaho, Montana, California, Nevada, and Alaska:**
 - i. **Substitutions of Trustee; Appointments of Trustee.**



4152512

Page: 2 of 2

10/26/2005 02:23P

ISLAND COUNTY AUDITOR

PA

2. **Grant of Authority.** The attorney in fact described above has the full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done to accomplish the acts described above, as Chase Home Finance LLC would or could do if personally present.

3. **Duration.** This limited power of attorney is effective from its execution until December 31, 2010, or until written revocation by Chase Home Finance LLC.

CHASE HOME FINANCE LLC

By RYAN L. REITMAIER, SR.
Its ASSISTANT SECRETARY

STATE OF OHIO

)

) ss.

COUNTY OF FRANKLIN

)

On Sept. 1, 2005, before me, a notary public in and for the State of Ohio, personally appeared RYAN L. REITMAIER, SR., who acknowledged that he executed the foregoing document as ASSISTANT SECRETARY of Chase Home Finance LLC, as its own voluntary act and deed, for the uses and purposes therein mentioned and pursuant to the authority of its bylaws or a resolution of its Board of Directors.

Notary Typed Name: _____

Notary Public in and for the State of Ohio

My commission expires: _____

Seal



Laura C. Koch
Notary Public-State of Ohio
My Commission Expires
March 24, 2007

(STATE OF WASHINGTON) ss
(COUNTY OF ISLAND)

I, DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREUNTO SET MY
HAND THIS 29 DAY OF NOV. 2011
COUNTY AUDITOR

DEPUTY

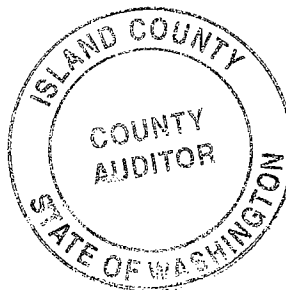


EXHIBIT G

02/06/2009 01:57:15 PM
Recording Fee \$44.00 Page 1 of 3
Power Of Attorney
Island County Washington

4244144



After Recording Mail to:

Northwest Trustee Services, Inc.
ATTN: Jeff Stenman
P.O. Box 997
Bellevue, WA 98009-0997

256313 \$44

Document Title(s): (or transactions contained therein)

1. Limited Power of Attorney
- 2.
- 3.

Reference Number(s) of Documents assigned or released:

_____ Additional numbers on page _____ of document

Grantor(s): (Last name first, then first and initials)

1. Chase Home Finance LLC
2. JPMorgan Chase Bank, N.A.
3. Chase Bank USA, N.A.
- 4.
5. _____ Additional names on page _____ of document

Grantee(s): (Last name first, then first and initials)

1. Routh Crabtree Olsen, PS
2. Northwest Trustee Services, Inc.
- 3.
- 4.
5. Additional name on page _____ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

_____ Complete legal description is on page _____ of document

Assessor's Property Tax Parcel/Account Number(s):

02/06/2009 01:57:15 PM
 Recording Fee \$44.00 Page 2 of 3
 Power Of Attorney
 Island County Washington

4244144



LIMITED POWER OF ATTORNEY
(Multiple Principals)

STATE OF OHIO

COUNTY OF FRANKLIN

The undersigned (each a "Principal" and collectively referred to as "Chase"), each with an office at 3415 Vision Drive, Columbus, Ohio, 43219, acting by and through their duly authorized officer, do each hereby make, constitute, and appoint Routh Crabtree Olsen, PS and Northwest Trustee Services, Inc. ("Attorney in Fact"), as its true and lawful attorney-in-fact in its name, place, and stead to do and perform acts as enumerated below relating to the management and disposition of the foreclosure of loans (as hereinafter defined) located in Washington.

This Limited Power of Attorney arises out of a certain Attorney/Trustee Agreement as amended from time to time pursuant to any Schedule or other amendment (the "Agreement"), by and between Chase, any individual Principal, or any affiliate thereof, and Attorney in Fact, whereby Attorney in fact has agreed to prosecute foreclosure of loans referred to it by any Principal. Chase does hereby grant to Attorney in fact the power and authority to do and perform, in its place and stead, any and all lawful acts, matters and actions it deems necessary, proper or convenient in connection with the prosecution and disposition of the foreclosure of loans pursuant to the Agreement, including but not limited to:

The execution, acknowledgment, recording and delivery of beneficiary's Non Military Affidavit, Notice of default, Notice of sale, Appointment of Successor Trustee or Substitution of Trustee and Verifications of Debt wherein the above-named principal is the original or substituted beneficiary or servicing agent for the beneficiary, and Deeds to the Secretary of Veterans Affairs, Secretary of Housing and Urban Development, Deeds to the Federal National Mortgage Association, and Deeds to the Federal Home Loan Mortgage Corporation, to convey properties in which the mortgage foreclosed secured a loan guaranteed or insured by the Department of Veterans Affairs or Department of Housing and Urban Development, and Deeds and assignment of beneficial interest to the investor on mortgage loans in which the principal is the beneficiary of record of the Mortgage.

Notwithstanding anything contained herein to the contrary, the rights and powers granted by this Limited Power of Attorney expressly do not include the following: granting or releasing real or personal property liens or encumbrances; entering into granting any loan, mortgage or other indebtedness; entering into any guaranty, surety obligation, bond, indemnity or other similar undertaking for any party; settlement or compromise of any claim, action or chose-in-action either in favor of or against Chase or any affiliate thereof; or entering into, modifying or terminating any lease or occupancy agreement.

The authority of Attorney in Fact to exercise the rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and all persons dealing with its said Attorney in Fact shall be entitled to rely on such authority unless such person has actual knowledge of the revocation of this Limited Power of Attorney by Chase (or its successor in interest), or until a written revocation is filed in the real property records of the county or town where this Limited Power of Attorney has been previously filed, as required by applicable law. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, if not sooner terminated, on the third (3rd) anniversary of the execution date hereof.

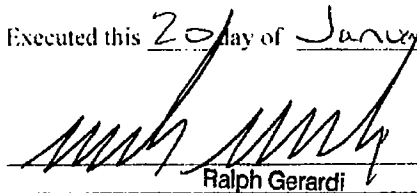
02/06/2009 01:57:15 PM
Recording Fee \$44.00 Page 3 of 3
Power Of Attorney
Island County Washington

4244144



The undersigned hereby certifies that he/she is the duly authorized officer of each Principal signed this Limited Power of Attorney, and is executing this Limited Power of Attorney pursuant to proper authority of the Board of Directors thereof, and that all necessary action for the execution and delivery of this instrument has been taken and done.

Executed this 20 day of January, 2009

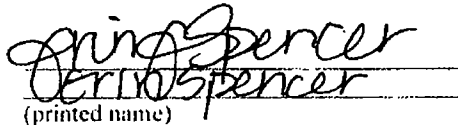

Ralph Gerardi

(printed name)

Authorized Vice President of:

CHASE HOME FINANCE LLC, A DELAWARE LIMITED LIABILITY COMPANY
JPMORGAN CHASE BANK, N.A.
CHASE BANK USA, N.A.

Signed in the presence of:


Chris Spencer

(printed name)

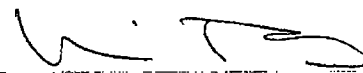
(printed name and title)

STATE OF Ohio)
COUNTY OF Franklin)

This instrument was acknowledged before me this 20 day of January, 2009 by Ralph Gerardi, the Vice President of Chase Home Finance LLC, a Delaware Limited Liability Company, and JPMorgan Chase Bank, N.A., on behalf of said Principals.



VALERIE RAMOS
Notary Public, State of Ohio
My Commission Expires Jan. 7, 2013


Notary Public

My Commission expires: _____

(STATE OF WASHINGTON)
(COUNTY OF ISLAND) SS 4244144

I, DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREUNTO SET MY
HAND THIS 29 DAY OF NOV 2011

COUNTY AUDITOR

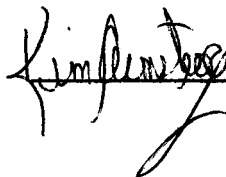
 DEPUTY



EXHIBIT H

UNITED STATES OF AMERICA

The State of Washington

Secretary of State

I, **Sam Reed**, Secretary of State of the State of Washington and custodian of its seal, hereby issue this

certificate that the attached is a true and correct copy of

CERTIFICATE OF REVOCATION

of

MHL FUNDING CORP

as filed in this office on September 5, 2007.

Date: November 28, 2011



Given under my hand and the Seal of the State
of Washington at Olympia, the State Capital

Sam Reed

Sam Reed, Secretary of State

STATE of WASHINGTON



SECRETARY of STATE

Corporation Name:

MHL FUNDING CORP
c/o C T CORPORATION SYSTEM
1801 WEST BAY DR NW STE 206
OLYMPIA WA 98502

U.B.I. Number:
602 517 062

**CERTIFICATE OF
REVOCATION OF AUTHORITY
TO DO BUSINESS IN WASHINGTON**

In accordance with RCW 23B.15.310, the certificate of authority of the above corporation
is hereby revoked as of September 05, 2007

This action was taken due to the failure of the corporation to file an annual list of
officers/license renewal within the time set forth by law.

A copy of this certificate is on file in this office:

Corporations Division
Office of the Secretary of State
PO Box 40234
Olympia, Washington 98504-0234
(360) 753-7115

*Given under my hand and the seal of the State
of Washington at Olympia, the State Capital.*

Sam Reed, Secretary of State